

**Bank**

America's Most Convenient Bank®

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STATEMENT OF ACCOUNT

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ZEN RESTORATION INC  
DIP CASE 22-40809 EDNY  
273 RUSSELL STREET  
BROOKLYN NY 11222-1919Page: 1 of 5  
Statement Period: Dec 01 2022-Dec 31 2022  
Cust Ref #:  
Primary Account #: 1143**Chapter 11 Checking**ZEN RESTORATION INC  
DIP CASE 22-40809 EDNY

Account # 5143

**ACCOUNT SUMMARY**

Beginning Balance	25,151.15	Average Collected Balance	24,527.52
Deposits	2,025.08	Interest Earned This Period	0.00
Electronic Deposits	31.06	Interest Paid Year-to-Date	0.00
Other Credits	102,593.50	Annual Percentage Yield Earned	0.00%
		Days in Period	31
Checks Paid	57,749.53		
Electronic Payments	5,663.76		
Other Withdrawals	18,140.00		
Ending Balance	48,247.50		

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees (NSF)	\$140.00	\$140.00

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$140.00	\$140.00

**DAILY ACCOUNT ACTIVITY****Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
12/16	DEPOSIT	2,025.08
	Subtotal:	2,025.08

**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
12/01	DEBIT CARD CREDIT, *****04031030095, AUT 120122 VISA DDA REF THE HOME DEPOT 6120 MASPETH * NY	31.06
	Subtotal:	31.06

**Other Credits**

POSTING DATE	DESCRIPTION	AMOUNT
12/07	RETURNED ITEM	720.00
12/07	RETURNED ITEM	600.00
12/08	NSF GRACE FEE REFUND	70.00
12/09	RETURNED ITEM	720.00
12/09	RETURNED ITEM	580.00

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## How to Balance your Account

**Begin by adjusting your account register as follows:**

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:

2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

Ending Balance	48,247.50
Total Deposits	+
Sub Total	
Total Withdrawals	-
Adjusted Balance	

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**FOR CONSUMER ACCOUNTS ONLY --- IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:**

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston,  
Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

## INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY --- BILLING RIGHTS SUMMARY

**In case of Errors or Questions About Your Bill:**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

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## DAILY ACCOUNT ACTIVITY

**Other Credits (continued)**

12/12	NSF GRACE FEE REFUND	70.00
12/14	WIRE TRANSFER INCOMING, MORTIMER B ZUCKERMAN	18,875.00
12/23	WIRE TRANSFER INCOMING, 1/KEITH RECKER TTEE	80,958.50
<b>Subtotal:</b>		<b>102,593.50</b>

**Checks Paid**

No. Checks: 41

\*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
12/01	284	1,000.00	12/29	346	385.39
12/08	310*	580.00	12/27	348*	1,187.50
12/22	312*	2,500.00	12/28	350*	1,000.00
12/02	323*	840.00	12/28	351	1,200.00
12/22	327*	1,000.00	12/28	352	720.00
12/02	330*	2,000.00	12/27	353	2,000.00
12/05	331	480.00	12/27	354	1,777.50
12/19	332	1,080.00	12/28	355	1,080.00
12/06	333	720.00	12/28	356	1,000.00
12/08	333*	720.00	12/27	357	1,120.00
12/05	334	672.00	12/23	358	920.00
12/02	335	552.00	12/28	359	1,136.00
12/02	336	768.00	12/23	360	1,000.00
12/02	337	400.00	12/27	362*	1,200.00
12/02	338	400.00	12/28	363	1,185.00
12/06	339	600.00	12/27	364	2,000.00
12/02	340	583.64	12/30	365	2,000.00
12/05	341	17,200.00	12/30	366	1,187.50
12/19	343*	735.00	12/30	378*	650.00
12/20	344	615.00	12/30	379	960.00
12/21	345	595.00			
<b>Subtotal:</b>		<b>57,749.53</b>			

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
12/05	DEBIT CARD PURCHASE, *****04031030095, AUT 120122 VISA DDA PUR BUILD COM 800 375 3403 * CA	54.63
12/06	DEBIT CARD PURCHASE, *****04031030095, AUT 120522 VISA DDA PUR PAULS PLUMBING INC BROOKLYN * NY	95.10
12/16	DEBIT CARD PURCHASE, *****04031030095, AUT 121522 VISA DDA PUR GRANT SUPPLIES 718 729 2373 * NY	750.00

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## DAILY ACCOUNT ACTIVITY

**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
12/16	DEBIT CARD PURCHASE, *****04031030095, AUT 121522 VISA DDA PUR GRANT SUPPLIES 718 729 2373 * NY	219.06
12/16	DEBIT CARD PURCHASE, *****04031030095, AUT 121522 VISA DDA PUR 69 BAMBOO SUSHI INC 212 3961919 * NY	150.00
12/19	DEBIT CARD PURCHASE, *****04031030095, AUT 121622 VISA DDA PUR KYOTO SUSHI BROOKLYN * NY	70.00
12/20	DEBIT CARD PURCHASE, *****04031030095, AUT 121922 VISA DDA PUR JANOVIC PAINT DECORATING LONG ISLAND C * NY	91.39
12/27	ELECTRONIC PMT-WEB, PREMIN7183758300 INSFINANCE 8269781	810.37
12/27	DEBIT CARD PURCHASE, *****04031030095, AUT 122322 VISA DDA PUR FARMERS INS COMMERCIAL 855 323 5350 * CA	798.33
12/28	ELECTRONIC PMT-WEB, ACHMA VISB BILL PYMNT 8818850	773.63
12/28	DEBIT CARD PURCHASE, *****04031030095, AUT 122722 VISA DDA PUR GRANT SUPPLIES 718 729 2373 * NY	582.51
12/28	ELECTRONIC PMT-WEB, VERIZON VZ BILLPAY ****444450001	410.15
12/29	DEBIT POS, *****04031030095, AUT 122922 DDA PURCHASE THE HOME DEPOT 6120 MASPETH * NY	639.25
12/30	DEBIT CARD PURCHASE, *****04031030095, AUT 122922 VISA DDA PUR AMAZON COM RM2EA8ZJ3 AMZ AMZN COM BILL * WA	219.34
Subtotal:		5,663.76

**Other Withdrawals**

POSTING DATE	DESCRIPTION	AMOUNT
12/07	OVERDRAFT RET	70.00
12/09	OVERDRAFT RET	70.00
12/15	DEBIT	10,000.00
12/28	DEBIT	8,000.00
Subtotal:		18,140.00

## DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
11/30	25,151.15	12/16	9,917.86
12/01	24,182.21	12/19	8,032.86
12/02	18,638.57	12/20	7,326.47
12/05	231.94	12/21	6,731.47
12/06	-1,183.16	12/22	3,231.47
12/07	66.84	12/23	82,269.97
12/08	-1,163.16	12/27	71,376.27
12/09	66.84	12/28	54,288.98

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DATE	BALANCE	DATE	BALANCE
12/12	136.84	12/29	53,264.34
12/14	19,011.84	12/30	48,247.50
12/15	9,011.84		

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